

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Christopher G. Cassie, Esq.
Keaveney Legal Group, LLC
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Mount Laurel, NJ 08054
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In Re:

Pedro A. Viera

Case No.: 18-24470-SLM

Judge: Stacey L. Meisel

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Nationstar Mortgage, LLC _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):
Proof of payments attached for 1/22/24, 12/28/25, 1/28/25 and 3/1/25
March payment is being mailed out today

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date:

3/28/2025

Date: _____

Debtor's Signature
/s/ Pedro A. Viera

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Year, Month, Day: 2025-01-28 Post Office: 070380 U.S. Dollars and Cents: **\$1000.00**

Amount: One Thousand Dollars and 00/100 *****

Clerk: U8

Pay to: Ms. Cooper

Address: P.O. Box 619094
Dallas TX 75261-9741

From: Pedro Vico

Address: 974 Kearney St
Dallas TX 75204

Memo: MS# [REDACTED]

[REDACTED]

[REDACTED]

UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Year, Month, Day: 2025-01-28 Post Office: 070380 U.S. Dollars and Cents: **\$134.23**

Amount: One Hundred Thirty Four Dollars and 23/100 *****

Clerk: U8

Pay to: Ms. Cooper

Address: P.O. Box 619094
Dallas TX 75261-9741

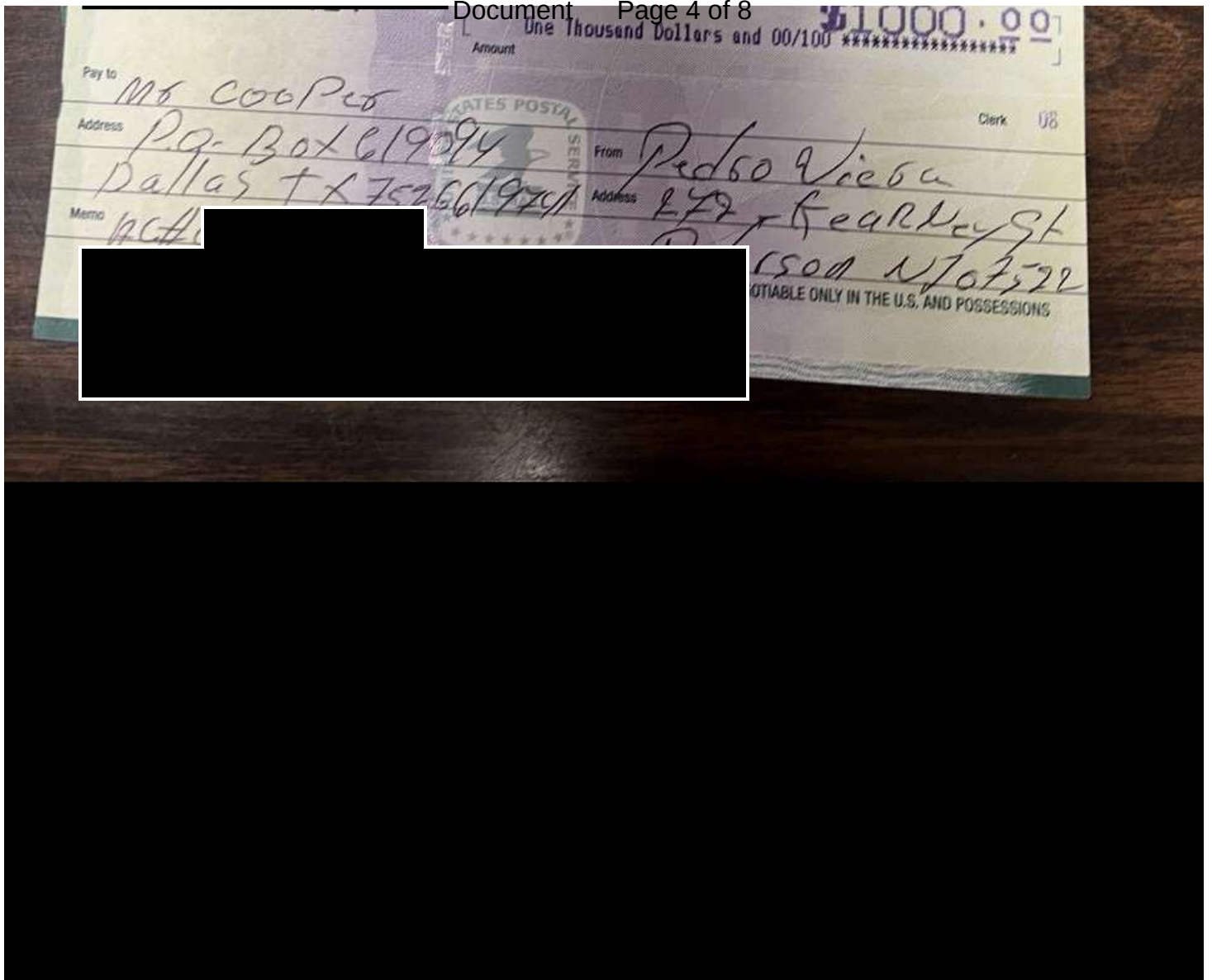
From: Pedro Vico

Address: 974 Kearney St
Dallas TX 75204

Serial Number: [REDACTED]

[REDACTED]

[REDACTED]



UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Year, Month, Day: 03-11-22 Post Office: 07512 U.S. Dollars and Cents

Amount: One Hundred Thirty Four Dollars and 23/100 ***** \$134.23

Pay to: Mrs. Cooper

Address: P.O. Box 619094 Dallas TX 75261-9741

Memo: AC# [REDACTED]

From: Pedro A Viera

Address: 272 Kearney St Paterson NJ 07652

Clerk: 50

ONLY IN THE U.S. AND POSSESSIONS

UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Year, Month, Day: 03-11-22 Post Office: 07512 U.S. Dollars and Cents

Amount: One Thousand Dollars and 00/100 ***** \$1000.00

Pay to: Mrs. Cooper

Address: P.O. Box 619094 Dallas TX 75261-9741

Memo: AC# [REDACTED]

From: Pedro A Viera

Address: 272 Kearney St Paterson NJ 07652

Clerk: 50

SEE REVERSE WARNING & NEGOTIATE ONLY IN THE U.S. AND POSSESSIONS

UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Year, Month, Day: 03-11-22 Post Office: 07512 U.S. Dollars and Cents

Amount: One Thousand Dollars and 00/100 ***** \$1000.00

Pay to: Mrs. Cooper

Address: P.O. Box 619094 Dallas TX 75261-9741

Memo: AC# [REDACTED]

From: Pedro A Viera

Address: 272 Kearney St Paterson NJ 07652

Clerk: 50

ONLY IN THE U.S. AND POSSESSIONS

WITH PRIORITY MAIL[®] SERVICE
PRIORITY MAIL EXPRESS[®], USPS GROUND ADVANTAGE[™],
LIBRARY MAIL[™] AND MEDIA MAIL[®] SERVICES
→ OBTAIN DELIVERY DATE AND TIME FOR PACKAGES
AT USPS.COM[®] OR BY PHONE (FOR DOMESTIC USE ONLY)



INSURANCE

NO FORM NEEDED WITH PRIORITY MAIL[®] SERVICE
\$50⁺ AND PRIORITY MAIL EXPRESS[®] SERVICE
→ PROTECT AGAINST LOSS OR DAMAGE UP TO \$5000
→ INSURANCE COVERAGE BASED ON DECLARATION



UNITED STATES
POSTAL SERVICE[®]

POSTAL MONEY ORDER

Year Month Day
2024-12-28

Post Office
075081

U.S. Dollars and Cents

Amount

One Hundred Thirty Four Dollars and 23/100 *****

\$134.23

Clerk 99

Pay to

MR. COOPER

Address

P.O. Box 619094
Dallas TX 75261-1970

Memo

ACH# [REDACTED]

From

Pedro A. Viera

Address

272 Kearney St
Dulles VA 20107-0752

NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS



UNITED STATES
POSTAL SERVICE[®]

POSTAL MONEY ORDER

Serial Number

Year Month Day
2024-12-28

Post Office
075081

U.S. Dollars and Cents

Amount

One Thousand Dollars and 00/100 *****

\$1000.00

Clerk 99

Pay to

MR COOPER

Address

P.O. Box 619094
Dallas TX 75261

Memo

ACH# [REDACTED]

From

Pedro A Viera

Address

272 Kearney St
Dulles VA 20107-0752

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UNITED STATES
POSTAL SERVICE[®]

POSTAL MONEY ORDER

Serial Number

Year Month Day
2024-12-28

Post Office
075081

U.S. Dollars and Cents

\$1000.00

ment Page 7 of 8

One Thousand Dollars and 00/100 *****

Amount

Clerk 99

Pay to

ms. Cooper

Address

P.O. Box 619894
Dallas TX 75261-9894

From

Pedro A Viera

Address

272-Kearney St

Memo

ACT#

Peterson NJ 07022

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UNITED STATES POSTAL SERVICE
Serial Number [REDACTED]
Year, Month, Day 2025-03-01 Post Office 075121 U.S. Dollars and Cents
Amount **\$134.23**
One Hundred Thirty Four Dollars and 23/100 *****
Clerk 39

Pay to *Ms. Cooper*
Address *P.O. Box 619094*
Dallas TX 75261-9741
Memo *ACH* [REDACTED]

From *Pedro Viera*
Address *272 Kearney St*
Paterson NJ 07522

NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

UNITED STATES POSTAL SERVICE
Serial Number [REDACTED]
Year, Month, Day 2025-03-01 Post Office 075121 U.S. Dollars and Cents
Amount **\$1000.00**
One Thousand Dollars and 00/100 *****
Clerk 39

Pay to *Ms. Cooper*
Address *P.O. Box 619094*
Dallas TX 75261-9741
Memo *ACH* [REDACTED]

From *Pedro Viera*
Address *272 Kearney St*
Paterson NJ 07522

SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

UNITED STATES POSTAL SERVICE
Serial Number [REDACTED]
Year, Month, Day 2025-03-01 Post Office 075121 U.S. Dollars and Cents
Amount **\$1000.00**
One Thousand Dollars and 00/100 *****
Clerk 39

Pay to *Ms. Cooper*
Address *P.O. Box 619094*
Dallas TX 75261-9741
Memo [REDACTED]

From *Pedro Viera*
Address *272 Kearney St*
Paterson NJ 07522

SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS